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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicant:	Tracey R. Thomas	Docket No.:	57824.0600
Serial No.:	10/710,779	Filing Date:	August 2, 2004
Group Art Unit:	3694	Confirmation No.:	4778
TITLE:	PAY YOURSELF FIRST BUDGETING	Examiner:	Abdul Basit

REPLY AND AMENDMENT

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated September 27, 2010, of which this Reply is filed within two months, please amend the above identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.